

## **EXHIBIT 2**

UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MASSACHUSETTS

DOCKET NO. 04 11572 JLT

\*\*\*\*\*

SUSAN COONEY, )  
Plaintiff )

v. )

SAYBROOK GRADUATE SCHOOL AND )  
RESEARCH CENTER, and )  
MAUREEN O'HARA, Individually )  
Defendants )

\*\*\*\*\*

PLAINTIFF SUSAN COONEY'S THIRD SUPPLEMENTAL RESPONSE  
TO DEFENDANTS' FIRST REQUEST FOR PRODUCTION OF DOCUMENTS

Request No. 34

All documents evidencing your alleged damages and/or any expenses incurred by you as a result of the allegations contained in your Complaint.

Response No. 34

Plaintiff has furnished responsive documents, which are attached hereto as Exhibit F. See also documents to be furnished in response to Request No. 33. Further answering, Plaintiff states her belief that Defendants possess additional documents that are responsive to this request.

Supplemental Response No. 34

Plaintiff has located additional responsive documents, which are attached as Exhibit J. See also documents furnished with Supplemental Response No. 33 (Ex. I). After a diligent search, plaintiff has found no other responsive documents. Plaintiff has requested further documentation of her loans from Sallie Mae, and expects to receive additional documents in one to two weeks. Plaintiff will supplement this response if additional documents are located.

Second Supplemental Response No. 34

Plaintiff has located her termination letter from Massachusetts General Hospital, which is attached as Exhibit N. Plaintiff previously produced a two-page communication from Sallie Mae at her January 26-27, 2006 deposition. Plaintiff produced an original document to defendants' counsel, and hereby requests that defendants' counsel return a photocopy. This two-page document should be added to Exhibit N, and will be Bates stamped 0000232 and 0000233.

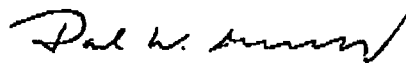
Third Supplemental Response No. 34

Plaintiff has obtained additional records from Sallie Mae, which are enclosed as Exhibit O. These are uncertified records. Plaintiff intends to subpoena certified and updated loan records from Sallie Mae, which will be served to defendant's counsel upon receipt.

Plaintiff is also producing her 2005 tax returns, which are attached as Exhibit P.

Respectfully submitted,

SUSAN COONEY, Plaintiff,  
By her attorneys,



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E. Steven Coren, BBO # 099740  
Paul W. Morenberg, BBO # 631101  
Kerstein, Coren, Lichtenstein & Finkel, LLP  
60 Walnut Street  
Wellesley, MA 02481  
(781) 997-1600

Dated: December 21, 2006

UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MASSACHUSETTS

DOCKET NO. 04 11572 JLT

\*\*\*\*\*

SUSAN COONEY, )  
Plaintiff )

v. )

SAYBROOK GRADUATE SCHOOL AND )  
RESEARCH CENTER, and )  
MAUREEN O'HARA, Individually )  
Defendants )

\*\*\*\*\*

PLAINTIFF SUSAN COONEY'S THIRD SUPPLEMENTAL RESPONSES  
TO DEFENDANTS' FIRST REQUESTS FOR PRODUCTION OF DOCUMENTS

EXHIBIT O



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## Loan payment history

Below are the last 1 standard history transactions applied to the loan number indicated below. Click on the amounts breakdown on how the standard history transaction was applied.

The payment history shows payments that were applied to your loan (indicated below) to reduce your debt as well as interest and loan disbursements that are charged to your account.

If you would like to view a summary of all standard history transactions applied to your account, please view [account history](#).

Loan Number: 1-01  
Original Balance: \$7,500.00

Disbursement Date: 08/12/1992  
Capitalized Interest: \$N/A

| Date       | Description | Amount       | Amount applied to principal | Amount applied to interest | Amount applied to late fee |
|------------|-------------|--------------|-----------------------------|----------------------------|----------------------------|
| 05/23/2003 | PAYMENT     | \$ -7,530.93 | \$-7,500.00                 | \$-30.93                   | \$0.00                     |

### - Frequently asked questions about payment history

[How are my payments applied?](#)

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## Loan payment history

Below are the last 1 standard history transactions applied to the loan number indicated below. Click on the amounts breakdown on how the standard history transaction was applied.

The payment history shows payments that were applied to your loan (Indicated below) to reduce your debt as well as interest and loan disbursements that are charged to your account.

If you would like to view a summary of all standard history transactions applied to your account, please view [account history](#).

Loan Number: 1-02

Original Balance: \$7,500.00

Disbursement Date: 08/21/1991

Capitalized Interest: \$N/A

| Date       | Description | Amount      | Amount applied to principal | Amount applied to interest | Amount applied to late fee |
|------------|-------------|-------------|-----------------------------|----------------------------|----------------------------|
| 05/23/2003 | PAYMENT     | \$-7,550.92 | \$-7,500.00                 | \$-50.92                   | \$0.00                     |

### Frequently asked questions about payment history

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## Loan payment history

Below are the last 1 standard history transactions applied to the loan number indicated below. Click on the amounts breakdown on how the standard history transaction was applied.

The payment history shows payments that were applied to your loan (indicated below) to reduce your debt as well as interest and loan disbursements that are charged to your account.

If you would like to view a summary of all standard history transactions applied to your account, please view [account history](#).

**Loan Number: 1-03**
**Original Balance: \$4,200.00**
**Disbursement Date: 06/10/1992**
**Capitalized Interest: \$N/A**

| Date       | Description | Amount      | Amount applied to principal | Amount applied to interest | Amount applied to late fee |
|------------|-------------|-------------|-----------------------------|----------------------------|----------------------------|
| 05/23/2003 | PAYMENT     | \$-4,228.52 | \$-4,200.00                 | \$-28.52                   | \$0.00                     |

### Frequently asked questions about payment history

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## Loan payment history

Below are the last 7 standard history transactions applied to the loan number indicated below. Click on the amounts breakdown on how the standard history transaction was applied.

The payment history shows payments that were applied to your loan (indicated below) to reduce your debt as well as interest and loan disbursements that are charged to your account.

If you would like to view a summary of all standard history transactions applied to your account, please view [account history](#).

Loan Number: 1-12

Original Balance: \$4,000.00

Disbursement Date: 08/12/1992

Capitalized Interest: \$3,774.70

| Date       | Description     | Amount       | Amount applied to principal | Amount applied to interest | Amount applied to late fee |
|------------|-----------------|--------------|-----------------------------|----------------------------|----------------------------|
| 05/23/2003 | PAYMENT         | \$ -7,944.18 | \$ -7,753.66                | \$ -175.90                 | \$ -14.36                  |
| 12/20/2002 | CAPITALIZED INT | \$ 0.00      | \$66.80                     | \$ -66.80                  | \$0.00                     |
| 10/22/2002 | CAPITALIZED INT | \$ 0.00      | \$2,894.00                  | \$ -2,894.00               | \$0.00                     |
| 09/01/1995 | CAPITALIZED INT | \$ 0.00      | \$636.29                    | \$ -636.29                 | \$0.00                     |
| 09/07/1993 | PAYMENT         | \$ -56.00    | \$ -29.60                   | \$ -26.40                  | \$0.00                     |
| 08/04/1993 | PAYMENT         | \$ -56.00    | \$ -3.01                    | \$ -52.99                  | \$0.00                     |
| 06/01/1993 | CAPITALIZED INT | \$ 0.00      | \$177.61                    | \$ -177.61                 | \$0.00                     |

### Frequently asked questions about payment history

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## Loan payment history

Below are the last 3 standard history transactions applied to the loan number indicated below. Click on the amounts breakdown on how the standard history transaction was applied.

The payment history shows payments that were applied to your loan (indicated below) to reduce your debt as well as interest and loan disbursements that are charged to your account.

If you would like to view a summary of all standard history transactions applied to your account, please view [account history](#).

Loan Number: 1-07

Original Balance: \$9,150.00

Disbursement Date: 11/03/1993

Capitalized Interest: \$6,855.49

| Date       | Description     | Amount       | Amount applied to principal | Amount applied to interest | Amount applied to late fee |
|------------|-----------------|--------------|-----------------------------|----------------------------|----------------------------|
| 05/23/2003 | PAYMENT         | \$-16,409.20 | \$-16,035.49                | \$-353.61                  | \$-20.00                   |
| 12/20/2002 | CAPITALIZED INT | \$ 0.00      | \$134.34                    | \$-134.34                  | \$0.00                     |
| 10/22/2002 | CAPITALIZED INT | \$ 0.00      | \$6,721.15                  | \$-6,721.15                | \$0.00                     |

### Frequently asked questions about payment history

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**Loan payment history**

Below are the last 2 standard history transactions applied to the loan number indicated below. Click on the amounts to see a breakdown on how the standard history transaction was applied.

The payment history shows payments that were applied to your loan (indicated below) to reduce your debt as well as interest and loan disbursements that are charged to your account.

If you would like to view a summary of all standard history transactions applied to your account, please view [account history](#).

Loan Number: 1-09

Original Balance: \$5,316.00

Disbursement Date: 09/28/1994

Capitalized Interest: \$3,471.58

| Date       | Description     | Amount      | Amount applied to principal | Amount applied to interest | Amount applied to late fee |
|------------|-----------------|-------------|-----------------------------|----------------------------|----------------------------|
| 05/23/2003 | PAYMENT         | \$-8,823.82 | \$-8,787.58                 | \$-36.24                   | \$0.00                     |
| 04/22/2003 | CAPITALIZED INT | \$0.00      | \$3,471.58                  | \$-3,471.58                | \$0.00                     |

**Frequently asked questions about payment history**

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### Loan payment history

Below are the last 2 standard history transactions applied to the loan number indicated below. Click on the amounts to breakdown on how the standard history transaction was applied.

The payment history shows payments that were applied to your loan (indicated below) to reduce your debt as well as interest and loan disbursements that are charged to your account.

If you would like to view a summary of all standard history transactions applied to your account, please view [account history](#).

Loan Number: 1-11  
Original Balance: \$3,764.00

Disbursement Date: 12/14/1994  
Capitalized Interest: \$2,399.32

| Date       | Description     | Amount      | Amount applied to principal | Amount applied to interest | Amount applied to late fee |
|------------|-----------------|-------------|-----------------------------|----------------------------|----------------------------|
| 05/23/2003 | PAYMENT         | \$-6,188.24 | \$-6,163.32                 | \$-25.42                   | \$0.00                     |
| 04/22/2003 | CAPITALIZED INT | \$0.00      | \$2,399.32                  | \$-2,399.32                | \$0.00                     |

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## Loan payment history

Below are the last 1 standard history transactions applied to the loan number indicated below. Click on the amounts breakdown on how the standard history transaction was applied.

The payment history shows payments that were applied to your loan (indicated below) to reduce your debt as well as interest and loan disbursements that are charged to your account.

If you would like to view a summary of all standard history transactions applied to your account, please view account history.

Loan Number: 1-10

Original Balance: \$671.00

Disbursement Date: 11/30/1994

Capitalized Interest: \$N/A

| Date       | Description | Amount    | Amount applied to principal | Amount applied to interest | Amount applied to late fee |
|------------|-------------|-----------|-----------------------------|----------------------------|----------------------------|
| 05/23/2003 | PAYMENT     | \$-673.76 | \$-671.00                   | \$-2.76                    | \$0.00                     |

### Frequently asked questions about payment history

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## Loan payment history

Below are the last 12 standard history transactions applied to the loan number indicated below. Click on the amounts breakdown on how the standard history transaction was applied.

The payment history shows payments that were applied to your loan (indicated below) to reduce your debt as well as interest and loan disbursements that are charged to your account.

If you would like to view a summary of all standard history transactions applied to your account, please view [account history](#).

Loan Number: 1-13

Original Balance: \$21,500.00

Disbursement Date: 08/15/2001

Capitalized Interest: \$7,869.81

| Date       | Description      | Amount     | Amount applied to principal | Amount applied to interest | Amount applied to late fee |
|------------|------------------|------------|-----------------------------|----------------------------|----------------------------|
| 04/06/2006 | PAYMENT          | \$ -662.99 | \$-239.88                   | \$-406.94                  | \$-16.17                   |
| 02/14/2006 | CAPITALIZED INT  | \$ 0.00    | \$843.34                    | \$-843.24                  | \$0.00                     |
| 12/05/2005 | FORB FEE PAYMENT | \$ -50.00  | \$-50.00                    | \$0.00                     | \$0.00                     |
| 12/05/2005 | FORBEARANCE FEE  | \$ 50.00   | \$50.00                     | \$0.00                     | \$0.00                     |
| 12/05/2005 | PAYMENT          | \$ -73.65  | \$0.00                      | \$-59.04                   | \$-14.61                   |
| 10/14/2005 | CAPITALIZED INT  | \$ 0.00    | \$908.24                    | \$-908.24                  | \$0.00                     |
| 06/15/2005 | FORB FEE PAYMENT | \$ -50.00  | \$-50.00                    | \$0.00                     | \$0.00                     |
| 06/15/2005 | FORBEARANCE FEE  | \$ 50.00   | \$50.00                     | \$0.00                     | \$0.00                     |
| 06/15/2005 | PAYMENT          | \$ -270.85 | \$0.00                      | \$-255.31                  | \$-15.54                   |
| 04/14/2005 | CAPITALIZED INT  | \$ 0.00    | \$990.82                    | \$-990.82                  | \$0.00                     |
| 03/08/2005 | PAYMENT          | \$ -127.57 | \$0.00                      | \$0.00                     | \$-127.57                  |
| 03/08/2005 | FORB FEE PAYMENT | \$ -50.00  | \$-50.00                    | \$0.00                     | \$0.00                     |

### Frequently asked questions about payment history

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## Account loan summary

Listed below are loans currently associated with your account, including those not yet in repayment.

- To view additional loan information, choose the corresponding loan number.
- To view payments applied to individual loans, select the loan's payment history.

| Loan #               | Program/Lender   | Status             | First disbursement date | Current principal balance | Interest rate |
|----------------------|--|--------------------|-------------------------|---------------------------|---------------|
| <a href="#">1-01</a> | Stafford-SUB/<br>SLM EDUCATION CREDIT<br>FINANCE CORP                            | Paid/Consolidation | 08/12/1992              | \$0.00                    | 4.86%         |
| <a href="#">1-02</a> | Stafford-SUB/<br>SLM EDUCATION CREDIT<br>FINANCE CORP                            | Paid/Consolidation | 08/21/1991              | \$0.00                    | 8.0%          |
| <a href="#">1-03</a> | Stafford-SUB/<br>SLM EDUCATION CREDIT<br>FINANCE CORP                            | Paid/Consolidation | 06/10/1992              | \$0.00                    | 8.0%          |
| <a href="#">1-04</a> | Stafford-SUB/<br>SLM EDUCATION CREDIT<br>FINANCE CORP                            | Paid/Consolidation | 06/17/1992              | \$0.00                    | 8.0%          |
| <a href="#">1-05</a> | Stafford-SUB/<br>SALLIE MAE TRUST - LSC/FL                                       | Paid/Consolidation | 10/06/1993              | \$0.00                    | 4.86%         |
| <a href="#">1-06</a> | Stafford-SUB/<br>SALLIE MAE TRUST - LSC/FL                                       | Paid/Consolidation | 01/26/1994              | \$0.00                    | 4.86%         |
| <a href="#">1-07</a> | Supplemental Loans to<br>Students-UNSUB/<br>SALLIE MAE TRUST - LSC/FL            | Paid/Consolidation | 11/03/1993              | \$0.00                    | 5.23%         |
| <a href="#">1-08</a> | Stafford-SUB/<br>SALLIE MAE TRUST - LSC/FL                                       | Paid/Consolidation | 09/28/1994              | \$0.00                    | 4.86%         |
| <a href="#">1-09</a> | Stafford-UNSUB/<br>SALLIE MAE TRUST - LSC/FL                                     | Paid/Consolidation | 09/28/1994              | \$0.00                    | 4.86%         |
| <a href="#">1-10</a> | Stafford-SUB/<br>SALLIE MAE TRUST - LSC/FL                                       | Paid/Consolidation | 11/30/1994              | \$0.00                    | 4.86%         |
| <a href="#">1-11</a> | Stafford-UNSUB/<br>SALLIE MAE TRUST - LSC/FL                                     | Paid/Consolidation | 12/14/1994              | \$0.00                    | 4.86%         |
| <a href="#">1-12</a> | Supplemental Loans to<br>Students-UNSUB/<br>SLM EDUCATION CREDIT<br>FINANCE CORP | Paid/Consolidation | 08/12/1992              | \$0.00                    | 5.38%         |
| <a href="#">1-13</a> | Signature Student-UNSUB/<br>SLM PRIVATE CREDIT<br>STUDENT LN TRUST               | Repayment          | 08/15/2001              | \$31,184.28               | 10.0%         |
| <a href="#">1-14</a> | Consolidation-UNSUB/<br>SALLIE MAE TRUST - LSC/FL                                | Vol Forbearance    | 05/23/2003              | \$125,892.73              | 4.625%        |
| <a href="#">1-15</a> | Consolidation-SUB/<br>SALLIE MAE TRUST - LSC/FL                                  | Vol Forbearance    | 05/23/2003              | \$70,747.72               | 4.625%        |

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## Loan payment history

Below are the last 12 standard history transactions applied to the loan number indicated below. Click on the amount breakdown on how the standard history transaction was applied.

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If you would like to view a summary of all standard history transactions applied to your account, please view [account history](#).

Loan Number: 1-14

Disbursement Date: 05/23/2003

Original Balance: \$109,541.08

Capitalized Interest: \$16,708.33

| Date       | Description     | Amount  | Amount applied to principal | Amount applied to interest | Amount applied to late fee |
|------------|-----------------|---------|-----------------------------|----------------------------|----------------------------|
| 06/30/2006 | CAPITALIZED INT | \$ 0.00 | \$1,434.13                  | \$-1,434.13                | \$0.00                     |
| 03/31/2006 | CAPITALIZED INT | \$ 0.00 | \$564.77                    | \$-564.77                  | \$0.00                     |
| 02/23/2006 | CAPITALIZED INT | \$ 0.00 | \$841.40                    | \$-841.40                  | \$0.00                     |
| 12/31/2005 | CAPITALIZED INT | \$ 0.00 | \$1,416.99                  | \$-1,416.99                | \$0.00                     |
| 09/30/2005 | CAPITALIZED INT | \$ 0.00 | \$1,400.68                  | \$-1,400.68                | \$0.00                     |
| 06/30/2005 | CAPITALIZED INT | \$ 0.00 | \$1,369.67                  | \$-1,369.67                | \$0.00                     |
| 03/31/2005 | CAPITALIZED INT | \$ 0.00 | \$195.35                    | \$-195.35                  | \$0.00                     |
| 03/18/2005 | CAPITALIZED INT | \$ 0.00 | \$2,457.47                  | \$-2,457.47                | \$0.00                     |
| 10/02/2004 | CAPITALIZED INT | \$ 0.00 | \$2,814.37                  | \$-2,814.37                | \$0.00                     |
| 03/20/2004 | CAPITALIZED INT | \$ 0.00 | \$414.90                    | \$-414.90                  | \$0.00                     |
| 02/20/2004 | CAPITALIZED INT | \$ 0.00 | \$2,953.71                  | \$-2,953.71                | \$0.00                     |
| 07/23/2003 | CAPITALIZED INT | \$ 0.00 | \$319.52                    | \$-319.52                  | \$0.00                     |

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## Loan payment history

Below are the last 12 standard history transactions applied to the loan number indicated below. Click on the amount breakdown on how the standard history transaction was applied.

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If you would like to view a summary of all standard history transactions applied to your account, please view account history.

Loan Number: 1-13  
Original Balance: \$21,500.00

Disbursement Date: 08/15/2001  
Capitalized Interest: \$7,869.81

| Date       | Description      | Amount     | Amount applied to principal | Amount applied to interest | Amount applied to late fee |
|------------|------------------|------------|-----------------------------|----------------------------|----------------------------|
| 04/06/2006 | PAYMENT          | \$ -662.99 | \$ -239.88                  | \$ -406.94                 | \$ -16.17                  |
| 02/14/2006 | CAPITALIZED INT  | \$ 0.00    | \$843.34                    | \$ -843.34                 | \$0.00                     |
| 12/05/2005 | FORB FEE PAYMENT | \$ -50.00  | \$ -50.00                   | \$0.00                     | \$0.00                     |
| 12/05/2005 | FORBEARANCE FEE  | \$ 50.00   | \$50.00                     | \$0.00                     | \$0.00                     |
| 12/05/2005 | PAYMENT          | \$ -73.65  | \$0.00                      | \$ -59.04                  | \$ -14.61                  |
| 10/14/2005 | CAPITALIZED INT  | \$ 0.00    | \$908.24                    | \$ -908.24                 | \$0.00                     |
| 06/15/2005 | FORB FEE PAYMENT | \$ -50.00  | \$ -50.00                   | \$0.00                     | \$0.00                     |
| 06/15/2005 | FORBEARANCE FEE  | \$ 50.00   | \$50.00                     | \$0.00                     | \$0.00                     |
| 06/15/2005 | PAYMENT          | \$ -270.85 | \$0.00                      | \$ -255.31                 | \$ -15.54                  |
| 04/14/2005 | CAPITALIZED INT  | \$ 0.00    | \$990.82                    | \$ -990.82                 | \$0.00                     |
| 03/08/2005 | PAYMENT          | \$ -127.57 | \$0.00                      | \$0.00                     | \$ -127.57                 |
| 03/08/2005 | FORB FEE PAYMENT | \$ -50.00  | \$ -50.00                   | \$0.00                     | \$0.00                     |

### Frequently asked questions about payment history

[How are my payments applied?](#)

[What if I want to send larger payments?](#)

[How does my interest accrue?](#)

[What does it mean when interest is capitalized \(added onto my balance\)?](#)

[Why did my interest rate change?](#)



# SallieMae Manage Your Loans

FAQ | Customer

My contact information

[Account summary](#) | [Billing summary](#) | [Make a payment](#) | [Change your payment plan](#) | [Pay](#)
[Billing summary](#) > [Loan summary](#) > [Loan payment history](#)

## Loan payment history

Below are the last 11 standard history transactions applied to the loan number indicated below. Click on the amount breakdown on how the standard history transaction was applied.

The payment history shows payments that were applied to your loan (Indicated below) to reduce your debt as well as interest and loan disbursements that are charged to your account.

If you would like to view a summary of all standard history transactions applied to your account, please view [account history](#).

Loan Number: 1-15

Original Balance: \$65,994.26

Disbursement Date: 05/23/2003

Capitalized Interest: \$4,921.51

| Date       | Description       | Amount     | Amount applied to principal | Amount applied to interest | Amount applied to late fee |
|------------|-------------------|------------|-----------------------------|----------------------------|----------------------------|
| 06/30/2006 | CAPITALIZED INT   | \$ 0.00    | \$805.94                    | \$-805.94                  | \$0.00                     |
| 03/31/2006 | CAPITALIZED INT   | \$ 0.00    | \$317.39                    | \$-317.39                  | \$0.00                     |
| 02/23/2006 | CAPITALIZED INT   | \$ 0.00    | \$472.85                    | \$-472.85                  | \$0.00                     |
| 12/31/2005 | CAPITALIZED INT   | \$ 0.00    | \$796.32                    | \$-796.32                  | \$0.00                     |
| 09/30/2005 | CAPITALIZED INT   | \$ 0.00    | \$787.14                    | \$-787.14                  | \$0.00                     |
| 06/30/2005 | CAPITALIZED INT   | \$ 0.00    | \$769.71                    | \$-769.71                  | \$0.00                     |
| 03/31/2005 | CAPITALIZED INT   | \$ 0.00    | \$219.20                    | \$-219.20                  | \$0.00                     |
| 03/20/2004 | CAPITALIZED INT   | \$ 0.00    | \$243.59                    | \$-243.59                  | \$0.00                     |
| 07/23/2003 | CAPITALIZED INT   | \$ 0.00    | \$192.64                    | \$-192.64                  | \$0.00                     |
| 06/30/2003 | CAPITALIZED INT   | \$ 0.00    | \$316.73                    | \$-316.73                  | \$0.00                     |
| 05/23/2003 | CREDIT ADJUSTMENT | \$ -168.05 | \$-168.05                   | \$0.00                     | \$0.00                     |

### Frequently asked questions about payment history

[How are my payments applied?](#)
[What if I want to send larger payments?](#)
[How does my interest accrue?](#)
[What does it mean when interest is capitalized \(added onto my balance\)?](#)
[Why did my interest rate change?](#)

DEC-21-2006 13:24

KERSTEIN, COREN

617 244 6511

P.19

4101950008342 24

pe: UNSUBSIDIZED STAFFORD

Loan Amount: \$10,000.00

| Date       | Transaction<br>Type | Amount  | Current<br>Principal<br>Balance |
|------------|---------------------|---------|---------------------------------|
| 08/04/1997 | DISBURSEMENT        | 5000.00 |                                 |
| 02/02/1998 | DISBURSEMENT        | 5000.00 |                                 |
|            |                     |         | 0.00                            |

COONEY, SUSAN P

4101950008342 25

pe: SUBSIDIZED STAFFORD

Loan Amount: \$8,500.00

| Date       | Transaction<br>Type | Amount  | Current<br>Principal<br>Balance |
|------------|---------------------|---------|---------------------------------|
| 08/04/1997 | DISBURSEMENT        | 4250.00 |                                 |
| 02/02/1998 | DISBURSEMENT        | 4250.00 |                                 |
|            |                     |         | 0.00                            |

COONEY, SUSAN P

4101950008342 26

pe: SUBSIDIZED STAFFORD

Loan Amount: \$2,129.00

| Date       | Transaction<br>Type | Amount  | Current<br>Principal<br>Balance |
|------------|---------------------|---------|---------------------------------|
| 08/24/1998 | DISBURSEMENT        | 1084.50 |                                 |
| 03/01/1999 | DISBURSEMENT        | 1084.50 |                                 |
|            |                     |         | 0.00                            |

COONEY, SUSAN P

4101950008342 27

pe: UNSUBSIDIZED STAFFORD

Loan Amount: \$16,371.00

| Date       | Transaction<br>Type | Amount  | Current<br>Principal<br>Balance |
|------------|---------------------|---------|---------------------------------|
| 08/24/1998 | DISBURSEMENT        | 8185.50 |                                 |
| 03/01/1999 | DISBURSEMENT        | 8185.50 |                                 |
|            |                     |         | 0.00                            |

DEC-21-2006 13:24

KERSTEIN, COREN

617 244 6511 P.20

1101950008342 20

pe: SUBSIDIZED STAFFORD

Loan Amount: \$8,500.00

| Date       | Transaction<br>Type | Amount  | Current<br>Principal<br>Balance |
|------------|---------------------|---------|---------------------------------|
| 08/15/1995 | DISBURSEMENT        | 4250.00 |                                 |
| 02/15/1996 | DISBURSEMENT        | 4250.00 |                                 |
|            |                     |         | 0.00                            |

COONEY, SUSAN P

4101950008342 21

pe: UNSUBSIDIZED STAFFORD

Loan Amount: \$10,000.00

| Date       | Transaction<br>Type | Amount  | Current<br>Principal<br>Balance |
|------------|---------------------|---------|---------------------------------|
| 08/15/1995 | DISBURSEMENT        | 5000.00 |                                 |
| 02/15/1996 | DISBURSEMENT        | 5000.00 |                                 |
|            |                     |         | 0.00                            |

COONEY, SUSAN P

4101950008342 22

pe: SUBSIDIZED STAFFORD

Loan Amount: \$8,500.00

| Date       | Transaction<br>Type | Amount  | Current<br>Principal<br>Balance |
|------------|---------------------|---------|---------------------------------|
| 08/02/1996 | DISBURSEMENT        | 4250.00 |                                 |
| 02/03/1997 | DISBURSEMENT        | 4250.00 |                                 |
|            |                     |         | 0.00                            |

COONEY, SUSAN P

4101950008342 23

pe: UNSUBSIDIZED STAFFORD

Loan Amount: \$10,000.00

| Date       | Transaction<br>Type | Amount  | Current<br>Principal<br>Balance |
|------------|---------------------|---------|---------------------------------|
| 08/02/1996 | DISBURSEMENT        | 5000.00 |                                 |
| 02/03/1997 | DISBURSEMENT        | 5000.00 |                                 |
|            |                     |         | 0.00                            |

DEC-21-2006 13:24

KERSTEIN, COREN

617 244 6511 P.21

4101950008342 28

pe: UNSUBSIDIZED STAFFORD

Loan Amount: \$4,869.00

| Date       | Transaction<br>Type | Amount  | Current<br>Principal<br>Balance |
|------------|---------------------|---------|---------------------------------|
| 08/23/1999 | DISBURSEMENT        | 2184.50 |                                 |
| 02/28/2000 | DISBURSEMENT        | 2184.50 | 0.00                            |

UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MASSACHUSETTS

DOCKET NO. 04 11572 JLT

\*\*\*\*\*

SUSAN COONEY, )  
Plaintiff )

v. )

SAYBROOK GRADUATE SCHOOL AND )  
RESEARCH CENTER, and )  
MAUREEN O'HARA, Individually )  
Defendants )

\*\*\*\*\*

PLAINTIFF SUSAN COONEY'S THIRD SUPPLEMENTAL RESPONSES  
TO DEFENDANTS' FIRST REQUESTS FOR PRODUCTION OF DOCUMENTS

EXHIBIT P

DEC-21-2006 13:24

KERSTEIN, COREN

617 244 6511 P.23

Form  
1040Department of the Treasury - Internal Revenue Service  
U.S. Individual Income Tax Return

2005

(99) IRS Use Only - Do not write or staple in this space.

Label

Use the IRS  
label.  
Otherwise,  
please print  
or type.

For the year Jan. 1-Dec. 31, 2005, or other tax year beginning

2005, ending

20

OMB No. 1545-0074

SUSAN P COONEY  
1445 CENTRE ST  
NEWTON, MA 02459

Your social security number

Spouse's social security number

Presidential

Election Campaign

Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see page 16)

You must enter your return here

Checking a box below will not change your tax or refund.

X You Spouse

Filing Status

1 ☒ Single 4 ☐ Head of household (with qualifying person). (See page 17.)2 ☐ Married filing jointly (even if one spouse had no income). The qualifying person is a child but not your dependent, enter thisCheck only  
one box.3 ☐ Married filing separately. Enter spouse's SSN above & full name below.

Qualifying widow(er) with dependent child (see page 17)

Exemptions

6a ☒ Yourself. If someone can claim you as a dependent, do not check box 6ab ☐ SpouseBoxes checked  
on 6a and 6b

1

c Dependents:

(1) First name Last name

(2) Dependent's  
social security number(3) Dependent's  
relationship to  
you(4) ☒ If qual.  
child for  
child tax cr.No. of children  
on 6c who:  
a lived with youIf more than four  
dependents,  
see page 19.b did not live with you  
due to divorce  
or separationDependents  
on 6c not  
entered aboveAdd numbers  
on lines  
above

1

d Total number of exemptions claimed

Income

7 Wages, salaries, tips, etc. Attach Form(s) W-2

8a Taxable interest. Attach Schedule B if required

b Tax-exempt interest. Do not include on line 8a

9a Ordinary dividends. Attach Schedule B if required

b Qualified dividends (see page 23)

10 Taxable refunds, credits, or offsets of state and local income taxes (see page 23)

11 Alimony received

12 Business income or (loss). Attach Schedule C or C-EZ

13 Capital gain/(loss). Attach Sch D. If not required check here

14 Other gains or (losses). Attach Form 4797

15a IRA distributions

16a Pensions and annuities

17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E

18 Farm income or (loss). Attach Schedule F

19 Unemployment compensation

20a Social security benefits

21 Other income. List type and amount (see page 29)

22 Add the amounts in the far right column for lines 7 through 21. This is your total income

23 Educator expenses (see page 29)

24 Certain business expenses of reservists, performing artists, and

fee-basis government officials. Attach Form 2106 or 2106-EZ

25 Health savings account deduction. Attach Form 8889

26 Moving expenses. Attach Form 3903

27 One-half of self-employment tax. Attach Schedule SE

28 Self-employed SEP, SIMPLE, and qualified plans

29 Self-employed health insurance deduction (see page 30)

30 Penalty on early withdrawal of savings

31a Alimony paid b Recipient's SSN

32 IRA deduction (see page 31)

33 Student loan interest deduction (see page 33)

34 Tuition and fees deduction (see page 34)

35 Domestic production activities deduction. Attach Form 9903

36 Add lines 23 through 31a and 32 through 35

37 Subtract line 36 from line 22. This is your adjusted gross income

Attach Form(s)  
W-2 here. Also  
attach Forms  
W-2G and  
1099-R if tax  
was withheld.If you did not  
get a W-2,  
see page 22.Enclose, but do  
not attach, any  
payment. Also,  
please use  
Form 1040-V.Adjusted  
Gross  
Income

KBA For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 78.

Form 1040 (2005)

DEC-21-2006 13:25

KERSTEIN, COREN

617 244 6511 P.24

Form 1040 (2005) SUSAN P COONEY

**Tax and Credits****Standard Deduction for -**

• People who checked any box on line 39a or 39b or who can be claimed as a dependent, see page 36.

• All others:  
Single or Married filing separately, \$5,000  
Married filing jointly or Qualifying widow(er), \$10,000  
Head of household, \$7,300

|     |   |     |           |
|-----|---|-----|-----------|
| 38  | Amount from line 37 (adjusted gross income)   | 38  | 30,867.   |
| 39a | Check <input type="checkbox"/> You were born before January 2, 1941, <input type="checkbox"/> Blind. Total boxes checked <input type="checkbox"/> 39a   |     |           |
|     | if <input type="checkbox"/> Spouse was born before January 2, 1941, <input type="checkbox"/> Blind. <input type="checkbox"/> 39b  |     |           |
|     | b If your spouse itemizes on a separate return or you were a dual-status alien, see pg 36 & check here <input type="checkbox"/> 39b   |     |           |
| 40  | Itemized deductions (from Schedule A) or your standard deduction (see left margin)  | 40  | 54,937.   |
| 41  | Subtract line 40 from line 38   | 41  | (24,070.) |
| 42  | If line 38 is over \$109,475, or you provided housing to a person displaced by Hurricane Katrina, see page 37. Otherwise, multiply \$3,200 by the total number of exemptions claimed on line 6d | 42  | 3,200.    |
| 43  | Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-   | 43  | 0.        |
| 44  | Tax. Check if any tax is from: a <input type="checkbox"/> Form(s) 9814 b <input type="checkbox"/> Form 4972   | 44  | 0.        |
| 45  | Alternative minimum tax (see page 39). Attach Form 6251   | 45  | 0.        |
| 46  | Add lines 44 and 45   | 46  | 0.        |
| 47  | Foreign tax credit. Attach Form 1116 if required  | 47  |           |
| 48  | Credit for child and dependent care expenses. Attach Form 2441  | 48  |           |
| 49  | Credit for the elderly or the disabled. Attach Schedule R   | 49  |           |
| 50  | Education credits. Attach Form 8863   | 50  |           |
| 51  | Retirement savings contributions credit. Attach Form 8880   | 51  |           |
| 52  | Child tax credit (see page 41). Attach Form 8901 if required  | 52  |           |
| 53  | Adoption credit. Attach Form 8839   | 53  |           |
| 54  | Credits from: a <input type="checkbox"/> Form 8396 b <input type="checkbox"/> Form 8859   | 54  |           |
| 55  | Other credits. Check applicable box(es): a <input type="checkbox"/> Form 3800 b <input type="checkbox"/> Form 8801 c <input type="checkbox"/> Form 8802   | 55  |           |
| 56  | Add lines 47 through 55. These are your tax credits   | 56  |           |
| 57  | Subtract line 56 from line 46. If line 56 is more than line 46, enter -0-   | 57  | 0.        |
| 58  | Self-employment tax. Attach Schedule SE   | 58  | 4,757.    |
| 59  | Social security and Medicare tax on income not reported to employer. Attach Form 4137   | 59  |           |
| 60  | Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required   | 60  |           |
| 61  | Advance earned income credit payments from Form(s) W-2  | 61  |           |
| 62  | Household employment taxes. Attach Schedule H   | 62  |           |
| 63  | Add lines 57 through 62. This is your total tax   | 63  | 4,757.    |
| 64  | Federal income tax withheld from Forms W-2 and 1099   | 64  |           |
| 65  | 2005 estimated tax payments & amount applied from 2004 return   | 65  |           |
| 66a | Earned income credit (EIC)  | 66a |           |
|     | b Nontaxable combat pay election <input type="checkbox"/> 66b   |     |           |
| 67  | Excess social security and tier 1 RRTA tax withheld (see page 58)   | 67  |           |
| 68  | Additional child tax credit. Attach Form 8812   | 68  |           |
| 69  | Amount paid with request for extension to file (see page 59)  | 69  |           |
| 70  | Payments from: a <input type="checkbox"/> Form 2439 b <input type="checkbox"/> Form 4136 c <input type="checkbox"/> Form 8885   | 70  |           |
| 71  | Add lines 64, 65, 66a, & 67 through 70. These are your total payments   | 71  | 0.        |
| 72  | If line 71 is more than line 63, subtract line 63 from line 71. This is the amount you overpaid   | 72  |           |
| 73a | Amount of line 72 you want refunded to you  | 73a |           |
|     | b Routing number <input type="checkbox"/> c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings  |     |           |
|     | d Account number <input type="checkbox"/>   |     |           |
| 74  | Amount of line 72 you want applied to your 2005 estimated tax   | 74  |           |
| 75  | Amount you owe. Subtract line 74 from line 63. For details on how to pay, see page 60   | 75  | 4,757.    |
| 76  | Estimated tax penalty (see page 60)   | 76  |           |

**Other Taxes****Payments**

If you have a qualifying child, attach Schedule EIC.

**Refund**

Direct deposit? See page 59 and fill in 73b, 73c, and 73d.

**Amount You Owe****Third Party Designee**

Do you want to allow another person to discuss this return with the IRS (see page 61)? ☒ Yes. Complete the following. ☐ No

Designee's name **HR BLOCK** Phone no. **(781) 848-4240** Personal ID number **(PIN) 20349**

**Sign Here**

Joint return? See page 17. Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

|  |      |                     |                      |
|--|------|---------------------|----------------------|
| Your signature   | Date | Your occupation     | Daytime phone number |
| <b>For Info Only-Do not file</b>                       |      | <b>UNEMPLOYED</b>   |                      |
| Spouse's signature. If a joint return, both must sign. | Date | Spouse's occupation |                      |
| <b>For Info Only-Do not file</b>                       |      |                     |                      |

**Preparer's Use Only**

Preparer's signature **H AND R BLOCK EASTERN ENTERPRISES INC** Date **2/27/2006** Check if self-employed ☐ Preparer's SSN or PTIN **P00064642**

Firm's name (or yours if self-employed), address, and ZIP code **WEST ROXBURY, MA 02132** EIN **43-1862224** Phone no. **(617) 327-9785**



DEC-21-2006 13:25

KERSTEIN, COREN

617 244 6511 P.25

**SCHEDULE C  
(Form 1040)****Profit or Loss From Business**

(Sole Proprietorship)

OMB No. 1545-0074

**2005**Attachment  
Sequence No. **09**Department of the Treasury  
Internal Revenue Service (IRS)Partnerships, joint ventures, etc., must file Form 1065 or 1065-B.  
Attach to Form 1040 or 1041. See instructions for Schedule C (Form 1040).

Name of proprietor

**SUSAN P COONEY**

Social Security number (SSN)

**A** Principal business or profession, including product or service (see page C-2 of the instructions)**REAL SALES SALES : REAL ESTATE**

C-8, 9 &amp; 10

**531210****C** Business name. If no separate business name, leave blank.**TOWN AND COUNTRY PROPERTIES****D** Employer ID number (EIN), if any**E** Business address (including suite or room no.) **831 BEACON STREET**City, town or post office, state, and ZIP code **NEWTON, MA 02459****F** Accounting method: (1) ☒ Cash (2) ☐ Accrual (3) ☐ Other (specify)**G** Did you "materially participate" in the operation of this business during 2005? (See page C-3 for limit on losses)☒ Yes ☐ No**H** If you started or acquired this business during 2005, check here**Income****1** Gross receipts or sales. **Caution.** If this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked, see page C-3 and check here.**1** **47,896.****2** Returns and allowances**2****3** Subtract line 2 from line 1**3** **47,896.****4** Cost of goods sold (from line 42 on page 2)**4****5** Gross profit. Subtract line 4 from line 3**5** **47,896.****6** Other income, including Federal and state gasoline or fuel tax credit for resale (see page C-5)**6****7** Gross income. Add lines 5 and 6**7** **47,896.****Part III Expenses.** Enter expenses for business use of your home only on line 30.**8** Advertising **8** **7,740.****9** Car and truck expenses (see page C-3) **9** **1,780.****10** Commissions and fees **10****11** Contract labor (see page C-4) **11****12** Depletion **12****13** Depreciation and section 179 expense deduction (not included in Part III) (see page C-4) **13****14** Employee benefit programs (other than on line 19) **14****15** Insurance (other than health) **15****16** Interest**a** Mortgage (paid to banks, etc.) **16a****b** Other **16b****17** Legal and professional services **17****18** Office expense **18****19** Pension and profit-sharing plans **19****20** Rent or lease (see page C-5):**a** Vehicles, machinery, and equipment **20a****b** Other business property **20b****21** Repairs and maintenance **21****22** Supplies (not included in Part III) **22****23** Tax and licenses **23****24** Travel, meals, and entertainment**a** Travel **24a****b** Deductible meals and entertainment (see page C-5) **24b****25** Utilities **25****26** Wages (less employment credits) **26****27** Other expenses (from line 48 on page 2) **27****27** **4,569.****28** Total expenses before expenses for business use of home. Add lines 8 through 27 in column**28** **14,228.****29** Tentative profit (loss). Subtract line 28 from line 7.**29** **33,668.****30** Expenses for business use of your home. Attach Form 8829**30****31** Net profit or (loss). Subtract line 30 from line 29.**31**

- If a profit, enter on Form 1040, line 12, and also on Schedule SE, line 2 (statutory employees, see page C-6). Estates and trusts, enter on Form 1041, line 3.

- If a loss, you must go to line 32.

**32** If you have a loss, check the box that describes your investment in this activity (see page C-6).

- If you checked 32a, enter the loss on Form 1040, line 12, and also on Schedule SE, line 2 (statutory employees, see page C-6). Estates and trusts, enter on Form 1041, line 3.

- If you checked 32b, you must attach Form 998. Your loss may be limited.

**32a** ☐ All investment is at risk.**32b** ☐ Some investment is not at risk.

KBA For Paperwork Reduction Act Notice, see Form 1040 instructions.

Schedule C (Form 1040) 2005



DEC-21-2006 13:25

KERSTEIN, COREN

617 244 6511

P.26



2005 Form 1, pg. 2 MA0500121029  
 Massachusetts Resident Income Tax Return

**COPY**

|  |                           |       |
|--|---------------------------|-------|
| 16. Total deductions. Add lines 11 through 15  | ▶ 16                      | 480   |
| 17. 5.3% INCOME AFTER DEDUCTIONS. Subtract line 16 from line 10. Not less than "0"   | ▶ 17                      | 33188 |
| 18. Exemption amount   | ▶ 18                      | 3575  |
| 19. 5.3% INCOME AFTER EXEMPTIONS. Subtract line 18 from line 17. Not less than "0"   | ▶ 19                      | 29613 |
| 20. INTEREST AND DIVIDEND INCOME   | ▶ 20                      |       |
| 21. TOTAL TAXABLE 5.3% INCOME. Add lines 19 and 20   | ▶ 21                      | 29613 |
| 22. TAX ON 5.3% INCOME. Note: If choosing the optional 5.85% tax rate, fill in and multiply line 21 and the amount in Schedule D, line 20 by .0585 | ▶ 22                      | 1569  |
| 23. 12% INCOME. Not less than "0". a. ▶  | x .12 = ▶ 23              |       |
| 24. TAX ON LONG-TERM CAPITAL GAINS. Not less than "0". Fill in if any excess exemptions were used in calculating lines 20, 23 or 24                | ▶ 24                      |       |
| 25. Credit recapture amount BC ECA LHM ▶   | ▶ 25                      |       |
| 26. If you qualify for No Tax Status, fill in and enter "0" on line 27   | ▶                         |       |
| 27. TOTAL INCOME TAX. Add lines 22 through 25  | ▶ 27                      | 1569  |
| 28. Limited Income Credit  | ▶ 28                      |       |
| 29. Other credits from Schedule Z, line 13 ▶   | 28 + 29 = ▶ 30            |       |
| 31. INCOME TAX AFTER CREDITS. Subtract line 30 from line 27. Not less than "0"   | ▶ 31                      | 1569  |
| 32. Voluntary Contributions: a. Endangered Wildlife Conserv. ▶ b. Organ Transplant Fund ▶  |                           |       |
| c. Massachusetts AIDS Fund ▶ d. Mass. U.S. Olympic Fund ▶  |                           |       |
| e. Mass. Military Family Relief Fund ▶   | Total of a through e ▶ 32 | 0     |
| 33. Use tax due on out-of-state purchases. If no use tax due, enter "0"  | ▶ 33                      | 0     |
| 34. INCOME TAX AFTER CREDITS PLUS CONTRIBUTIONS AND USE TAX. Add lines 31 through 33   | ▶ 34                      | 1569  |
| 35. Massachusetts income tax withheld  | ▶ 35                      |       |
| 36. 2004 overpayment applied to your 2005 estimated tax  | ▶ 36                      |       |
| 37. 2005 Massachusetts estimated tax payments  | ▶ 37                      |       |
| 38. Earned Income Credit. a. No. of qualifying children ▶ Amount from U.S. return ▶  | x .15 = ▶ 38              |       |
| 39. Senior Circuit Breaker Credit  | ▶ 39                      |       |
| 40. Payments made with extension   | ▶ 40                      |       |
| 41. TOTAL. Add lines 35 through 40   | ▶ 41                      | 0     |
| 42. Overpayment. Subtract line 34 from line 41   | ▶ 42                      |       |
| 43. Amount of overpayment you want applied to your 2006 estimated tax  | ▶ 43                      |       |
| 44. Refund. Subtract line 43 from line 42. Mail to: Massachusetts DOR, PO Box 7001, Boston, MA 02204   | ▶ 44                      |       |

Direct deposit of refund. Type of account ▶ checking ▶

RTN# ▶ account# ▶

|  |           |                        |
|--|-----------|------------------------|
| 45. Tax due. Mail to: Massachusetts DOR, PO Box 7002, Boston, MA 02204 | ▶ 45.     | 1633                   |
| Interest ▶   | Penalty ▶ | M-2210 amt. ▶ 64       |
|  |           | EX enclose Form M-2210 |

BE SURE TO INCLUDE THIS PAGE WITH FORM 1, PAGE 1

02/27/2006

TOTAL P.26